

United States Bankruptcy Court
Eastern District of Virginia

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Spicuzza, William Lawrence	Name of Joint Debtor (Spouse) (Last, First, Middle): Spicuzza, Katya Shoemaker
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA William Col Spicuzza; AKA W L Spicuzza	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Katya S Morton
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-6058	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-6008
Street Address of Debtor (No. and Street, City, and State): 1500 James Wharf Road White Stone, VA	Street Address of Joint Debtor (No. and Street, City, and State): 1500 James Wharf Road White Stone, VA
ZIP Code 22578	ZIP Code 22578
County of Residence or of the Principal Place of Business: Lancaster	County of Residence or of the Principal Place of Business: Lancaster
Mailing Address of Debtor (if different from street address): PO Box 411 Irvington, VA	Mailing Address of Joint Debtor (if different from street address): PO Box 411 Irvington, VA
ZIP Code 22480	ZIP Code 22480
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13
	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
		Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.

Filing Fee (Check one box)	Check one box: Chapter 11 Debtors
<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.
	Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information *** Deanna H. Hathaway VSB 44150 ***	THIS SPACE IS FOR COURT USE ONLY
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	
Estimated Number of Creditors	
<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000	
Estimated Assets	
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
Estimated Liabilities	
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Spicuzza, William Lawrence Spicuzza, Katya Shoemaker
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X /s/ Deanna H. Hathaway VSB March 26, 2010 Signature of Attorney for Debtor(s) (Date) Deanna H. Hathaway VSB 44150
Exhibit C		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
Exhibit D		
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.		
If this is a joint petition:		
<input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue		
(Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property		
(Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Spicuzza, William Lawrence**Spicuzza, Katya Shoemaker****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ William Lawrence SpicuzzaSignature of Debtor **William Lawrence Spicuzza****X /s/ Katya Shoemaker Spicuzza**Signature of Joint Debtor **Katya Shoemaker Spicuzza**

Telephone Number (If not represented by attorney)

March 26, 2010

Date

Signature of Attorney***X /s/ Deanna H. Hathaway VSB**

Signature of Attorney for Debtor(s)

Deanna H. Hathaway VSB 44150

Printed Name of Attorney for Debtor(s)

Boleman Law Firm, P.C.

Firm Name

**P.O. Box 11588
Richmond, VA 23230-1588**

Address

Email: info@bolemanlaw.com**(804) 358-9900 Fax: (804) 358-8704**

Telephone Number

March 26, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
Eastern District of Virginia

In re William Lawrence Spicuzza
Katya Shoemaker Spicuzza

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ William Lawrence Spicuzza
William Lawrence Spicuzza

Date: March 26, 2010

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
Eastern District of Virginia

In re William Lawrence Spicuzza
Katya Shoemaker Spicuzza

Debtor(s)

Case No.

Chapter

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Katya Shoemaker Spicuzza
Katya Shoemaker Spicuzza

Date: March 26, 2010

United States Bankruptcy Court
Eastern District of Virginia

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

Chapter _____

13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	392,900.00		
B - Personal Property	Yes	4	22,753.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		365,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1,742.85	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	23		297,176.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			9,717.48
J - Current Expenditures of Individual Debtor(s)	Yes	2			7,617.00
Total Number of Sheets of ALL Schedules		39			
	Total Assets		415,653.00		
		Total Liabilities		663,918.85	

United States Bankruptcy Court
Eastern District of Virginia

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	1,742.85
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	1,742.85

State the following:

Average Income (from Schedule I, Line 16)	9,717.48
Average Expenses (from Schedule J, Line 18)	7,617.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,324.31

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	1,742.85
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	0.00
4. Total from Schedule F	297,176.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	297,176.00

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Rental Property - 1609 Old Trail Drive, Crozet, VA 22945	Tenancy by Entirety	J	392,900.00	365,000.00

Sub-Total > **392,900.00** (Total of this page)

Total > **392,900.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand	-	35.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account with University of Virginia Community Credit Union	H	29.00
		Savings Account with University of Virginia Community Credit Union	H	6.00
		Checking Account with University of Virginia Community Credit Union	H	121.00
		Savings Account with University of Virginia Community Credit Union	W	8.00
		Checking Account with Bank of Lancaster	W	1,798.00
		Savings Account with Bank of Lancaster	W	100.00
		Certificate of Deposit - Bank of Lancaster	W	5,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit	-	1,850.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods: kitchen utensils, decorative items, linens and small appliances, washer, dryer, 2 computers, printer, refrigerator, range, microwave, 2 television(s), 2 DVD Player(s), Stereo(s), lawnmower, sofa(s), loveseat(s), coffee table(s), end table(s), armchair(s), lamps, desk(s), desk chair(s), kitchen table & chairs, dining table & chairs, china cabinet, bedroom set(s), chest(s), vacuum, china, silver, crystal.	-	2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	-	1,600.00
			Sub-Total > (Total of this page)	12,547.00

3 continuation sheets attached to the Schedule of Personal Property

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		Wedding and engagement rings	-	1,000.00
		Miscellaneous Costume Jewelry	-	100.00
8. Firearms and sports, photographic, and other hobby equipment.		Golf clubs, 3 bicycles	-	75.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life Insurance with cash value - New York Life	-	2,064.00
		Army & Air Force Mutual Aid Whole Life Policy	J	3,889.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100 Shars Sub S Corp	-	1.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.		US Savings Bonds	-	125.00
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Tax Refunds - Liquidated Debt	-	1.00
				Sub-Total > 7,255.00 (Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.		Frances Little Shoemaker Spendthrift Trust [(U/A 566363748]- debtor spouse receives quarterly dividends but has no access to the body of the trust.	J	Unknown
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Proceeds within six months of filing of bankruptcy petition from life insurance, property settlement, or any decedent's estate.	-	1.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Chevrolet Tahoe with 165,000 miles	-	2,950.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
				Sub-Total > 2,951.00 (Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	0.00
(Total of this page)	
Total >	22,753.00

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Rental Property - 1609 Old Trail Drive, Crozet, VA 22945	Va. Code Ann. § 34-4 11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688	1.00 29,999.00	392,900.00
Cash on Hand			
Cash on hand	Va. Code Ann. § 34-4	1.00	35.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking Account with University of Virginia Community Credit Union	Va. Code Ann. § 34-4	1.00	29.00
Savings Account with University of Virginia Community Credit Union	Va. Code Ann. § 34-4	1.00	6.00
Checking Account with University of Virginia Community Credit Union	Va. Code Ann. § 34-4	1.00	121.00
Savings Account with University of Virginia Community Credit Union	Va. Code Ann. § 34-4	1.00	8.00
Security Deposits with Utilities, Landlords, and Others			
Security Deposit	Va. Code Ann. § 34-4	1.00	1,850.00
Household Goods and Furnishings			
Household goods: kitchen utensils, decorative items, linens and small appliances, washer, dryer, 2 computers, printer, refrigerator, range, microwave, 2 television(s), 2 DVD Player(s), Stereo(s), lawnmower, sofa(s), loveseat(s), coffee table(s), end table(s), armchair(s), lamps, desk(s), desk chair(s), kitchen table & chairs, dining table & chairs, china cabinet, bedroom set(s), chest(s), vacuum, china, silver, crystal.	Va. Code Ann. § 34-26(4a)	2,000.00	2,000.00
Wearing Apparel			
Clothing	Va. Code Ann. § 34-26(4)	1,600.00	1,600.00
Furs and Jewelry			
Wedding and engagement rings	Va. Code Ann. § 34-26(1a)	1,000.00	1,000.00
Miscellaneous Costume Jewelry	Va. Code Ann. § 34-4	1.00	100.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Golf clubs, 3 bicycles	Va. Code Ann. § 34-4	1.00	75.00
Interests in Insurance Policies			
Life Insurance with cash value - New York Life	Va. Code Ann. § 34-4	1.00	2,064.00
Army & Air Force Mutual Aid Whole Life Policy	Va. Code Ann. § 34-4	1.00	3,889.00

1 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Stock and Interests in Businesses			
100 Shars Sub S Corp	Va. Code Ann. § 34-4	1.00	1.00
Government & Corporate Bonds, Other Negotiable & Non-negotiable Inst.			
US Savings Bonds	Va. Code Ann. § 34-4	1.00	125.00
Other Liquidated Debts Owing Debtor Including Tax Refund			
Tax Refunds - Liquidated Debt	Va. Code Ann. § 34-4	1.00	1.00
Equitable or Future Interests, Life Estates, etc.			
Frances Little Shoemaker Spendthrift Trust [(U/A) 566363748]- debtor spouse receives quarterly dividends but has no access to the body of the trust.	Va. Code Ann. § 34-4	1.00	Unknown
Other Contingent and Unliquidated Claims of Every Nature			
Proceeds within six months of filing of bankruptcy petition from life insurance, property settlement, or any decedent's estate.	Va. Code Ann. § 34-4	1.00	1.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2002 Chevrolet Tahoe with 165,000 miles	Va. Code Ann. § 34-26(8) Va. Code Ann. § 34-4	2,950.00 1.00	2,950.00

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 5303792187			06/2006					
Chase Mortgage Attn: Bankruptcy Dept 201 N. Central Avenue 11th Fl Phoenix, AZ 85004	J		Deed of Trust Rental Property - 1609 Old Trail Drive, Crozet, VA 22945					
			Value \$ 392,900.00				240,000.00	0.00
Account No. 100024200011452246								
JPMorgan Chase Bank PO Box 24603 Columbus, OH 43219			Representing: Chase Mortgage				Notice Only	
			Value \$					
Account No. Unknown			09/2009					
Univ. of VA Host Properties PO Box 400218 Charlottesville, VA 22904	J		Deed of Trust Rental Property - 1609 Old Trail Drive, Crozet, VA 22945 - balance to be paid on or before 9/12/09 - no monthly payments required under terms of note.					
			Value \$ 392,900.00				50,000.00	0.00
Account No. 84453802			11/2006					
USAA Attn: Bankruptcy Dept 10750 McDermott Freeway San Antonio, TX 78288-0596	J		Home Equity Rental Property - 1609 Old Trail Drive, Crozet, VA 22945					
			Value \$ 392,900.00				75,000.00	0.00
0 continuation sheets attached				Subtotal (Total of this page)			365,000.00	0.00
				Total (Report on Summary of Schedules)			365,000.00	0.00

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**Taxes and Certain Other Debts
Owed to Governmental Units****TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
					0.00	
Account No. Unknown		2006 Tax Balance due - being paid through installment agreement			1.00	1.00
Internal Revenue Service Proceedings & Insolvencies P.O. Box 21126 Philadelphia, PA 19114-0326	J	Representing: Internal Revenue Service		Notice Only		
Account No. 54-1794018		2008 941 taxes related to Foodworks Etc., Inc.			0.00	0.00
Internal Revenue Service Proceedings & Insolvencies P.O. Box 21126 Philadelphia, PA 19114-0326	J	1,741.85	1,741.85			
Account No. Internal Revenue Service Insolvency Units - Rm. 898 400 N. 8th Street, Box 76 Richmond, VA 23219		Representing: Internal Revenue Service		Notice Only		
Account No.						
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims		Subtotal (Total of this page)		0.00	0.00	
		Total (Report on Summary of Schedules)		1,742.85	1,742.85	
				0.00	0.00	
				1,742.85	1,742.85	

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 5477-5374-1736-0017			1993 Account Balance				30,685.00
Advanta Bank Corp PO Box 8088 Philadelphia, PA 19101							
Account No. 8303477-12							
Law Offices of Mitchell N. Kay Re: Advanta Bank Card P.O. Box 9006 Smithtown, NY 11787-9006			Representing: Advanta Bank Corp				Notice Only
Account No. BOA02			Unknown Account Balance				
Albemarle Magazine 375 Greenbrier Drive Charlottesville, VA 22903							17.00
Account No. 100114			06/2006 Account Balance				
American P. O. Box 1716 Petersburg, VA 23805-0716							Unknown
22 continuation sheets attached				Subtotal (Total of this page)			30,702.00

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CON T I N G E N T	U N L I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No. Multiple		02/1967, 07/1967, 11/1967, 1993 Account Balance: 3499906678492953, 3499905338179303, 3499913101207793, 3715474050331005, 371530058951002, 373765635211003 - some debt owed by Foodworks - totally unknown				
AMEX P. O. Box 981537 El Paso, TX 79998	H					Unknown
Account No.						
Nationwide Credit, Inc Re: AMEX 2015 Vaughn Road Kennesaw, GA 30144		Representing: AMEX				Notice Only
Account No.						
NCO Re: AMEX 507 Prudential Road Horsham, PA 19044		Representing: AMEX				Notice Only
Account No.						
United Recovery Systems LP Re: AMEX PO Box 722929 Houston, TX 77272		Representing: AMEX				Notice Only
Account No. 3722-635412-41000						
AMEX Business Management PO Box 650448 Dallas, TX 75265	J	Unknown Account Balance				25,794.00
Sheet no. 1 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			25,794.00

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Mann Bracken LLP Re: AMEX Business Mgmt 2325 Clayton Road Concord, CA 94520		Representing: AMEX Business Management				Notice Only
Account No. 482057		Unknown Account Balance				219.00
Amsterdam Printing P.O. Box 580 Amsterdam, NY 12010	J	Representing: Amsterdam Printing				Notice Only
Account No.						
Pinnacle Financial Group, Inc. Re: Amsterdam Printing 7825 Washington Ave, Ste 310 Minneapolis, MN 55439		Unknown Account Balance				
Account No. 411E3000		05/1990 Balance Due				153.00
Baker, Govern & Baker 7771 W. Overland Park Blvd Suite 240 Fort Lauderdale, FL 33351	J	Unknown Account Balance				
Account No. 74990999894010		05/1990 Balance Due				56,946.00
Bank of America PO Box 15026 Wilmington, DE 19850-5026	J					
Sheet no. 2 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			57,318.00

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Collectcorp Corp. P.O. Box 101928 Dept 4947A Birmingham, AL 35210-6928		Representing: Bank of America				Notice Only
Account No. 8619R-0022506406		Unknown Account Balance				52.00
Bay Beyond Inc 29368 Atlantic Drive Melfa, VA 23410	J					
Account No.						
Transworld Systems Inc. Re: Bay Beyond Inc 4560 South Blvd., Suite 100 Virginia Beach, VA 23452		Representing: Bay Beyond Inc				Notice Only
Account No. 010151		Unknown Account Balance				
Boar's Head Sports Club 200 Wellington Drive Charlottesville, VA 22903	J					663.00
Account No. 1998064		Unknown Account Balance				
Bottleneck Wine Cards LLC PO Box 90 Mount Vernon, VA 22121	J					204.00
Sheet no. 3 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			919.00

In re

William Lawrence Spicuzza,
Katya Shoemaker Spicuzza

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 411507184300, 438864232887		02/1994 Balance Due				19,810.00
Capital 1 Bank PO Box 30285 Salt Lake City, UT 84130	H	Representing: Capital 1 Bank				Notice Only
Account No.		Representing: Capital 1 Bank				Notice Only
NCO Re: Capital 1 Bank 507 Prudential Road Horsham, PA 19044		Representing: Capital 1 Bank				Notice Only
Account No. CapiCapit-150718		Representing: Capital 1 Bank				Notice Only
Portfolio Recovery Re: Capital 1 120 Corporate Blvd, #100 Norfolk, VA 23502		Representing: Capital 1 Bank				Notice Only
Account No.		Representing: Capital 1 Bank				Notice Only
Spotts Fain PC 411 E. Franklin Street Suite 600 Richmond, VA 23219		Unknown Account Balance				52.00
Account No. 20146						
Cards Unlimited, Inc. 8427 Glazebrook Ave Henrico, VA 23228	J					19,862.00
Sheet no. 4 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. Unknown		Unknown Account Balance				
Carriage House Products 12308 Pleasant Run Court Henrico, VA 23233	J					541.00
Account No. 27465		Unknown Account Balance				
Caspari, Inc 99 Cogwheel Lane Seymour, CT 06483	J					88.00
Account No. RBOA1		Unknown Account Balance				
Charing Cross Limited 140 Hepburn Road, Ste 3B Clifton, NJ 07012	J					200.00
Account No. 4417-1121-2519-3310		01/1995 Balance Due				
Chase Attn: Bankruptcy Dept 201 N. Walnut Street Wilmington, DE 19801	H					7,976.00
Account No.						
Frederick J. Hanna & Assoc. Re: Chase 1427 Roswell Road Marietta, GA 30062		Representing: Chase				Notice Only
Sheet no. 5 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			8,805.00

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CON T I N G E N T	U N L I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No. Multiple Accounts		Unknown Account Balance: 5491043490188708, 5888964103931211, 4417164392226661, 5302582700005961				23,288.00
Chase Attn: Bankruptcy Dept 201 N. Walnut Street Wilmington, DE 19801	W	Representing: Chase				Notice Only
Account No.		Representing: Chase				Notice Only
Mann Bracken LLP Re: Chase 2325 Clayton Road Concord, CA 94520		Representing: Chase				Notice Only
Account No.		Unknown Account Balance				9,690.00
Palisades Collection, LLC Re: Chase PO Box 1244 Englewood Cliffs, NJ 07632-0244	W	Representing: Chase				Notice Only
Account No. 5398-4300-2268-0993		Unknown Account Balance				
Citi Cards 4600 Houston Road Florence, KY 41042	W	Representing: Citi Cards				Notice Only
Account No.		Representing: Citi Cards				
Associated Recovery Systems Re: Citi Cards PO Box 469046 Escondido, CA 92046						
Sheet no. <u>6</u> of <u>22</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				32,978.00

In re

William Lawrence Spicuzza,
Katya Shoemaker Spicuzza

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 5156-9100-0167-7823		Unknown Account Balance				
Citibank Attn: Bankruptcy Dept Post Office Box 6062 Sioux Falls, SD 57117	J					7,913.00
Account No.						
Alliance One Re: Citibank 4850 E Street Road Suite 300 Trevose, PA 19053		Representing: Citibank				Notice Only
Account No. 607468931912	H	01/2009 Account Balance				
Citifinancial Attn: Bankruptcy Dept 300 St. Paul Place Baltimore, MD 21202-2120						3,619.00
Account No. BOAR		Unknown Account Balance				
Creature Comforts 3729 N. Ravenswood Ave Chicago, IL 60613	J					275.00
Account No. Unknown		Unknown Account Balance				
D&K Enterprises PO Box 70097 Henrico, VA 23255	J					66.00
Sheet no. 7 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			11,873.00

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 117390		Unknown Account Balance				
Design Design Inc PO Box 2266 Grand Rapids, MI 49501	J					184.00
Account No.						
Kenneth Kirshner 330 7th Avenue New York, NY 10001-5010		Representing: Design Design Inc				Notice Only
Account No. 60110038		07/2000 Account Balance				
Discover Financial Services Attn: Bankruptcy Dept P.O. Box 15316 Wilmington, DE 19850	W					4,299.00
Account No.						
Zwicker & Associates Re: Discover 80 Minuteman Road Andover, MA 01810		Representing: Discover Financial Services				Notice Only
Account No. Unknown		Unknown Account Balance				
Document Destruction of VA PO Box 768 Ruckersville, VA 22968	J					204.00
Sheet no. 8 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			4,687.00

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CO N T I N G E N T	UN L I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No.						
Dodson, Gray S. 46 Cabell Mountain Lane Arrington, VA 22922	H	Judgment				1,221.00
Account No. 4736						
Festival Flags Unlimited 309 N. Monroe Street Richmond, VA 23220	J	Unknown Account Balance				132.00
Account No. Multiple Accounts						
FIA Card Services P.O. Box 15026 Wilmington, DE 19850	H	Unknown Account Balance: 4264298192314162, 5490998651372212				10,806.00
Account No.						
Creditors Interchange Re: FIA Card Services 80 Holtz Drive Buffalo, NY 14225		Representing: FIA Card Services				Notice Only
Account No.						
Focus Receivables Management Re: FIA Card Services P.O. Box 725069 Atlanta, GA 31139		Representing: FIA Card Services				Notice Only
Sheet no. 9 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			12,159.00

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Multiple Accounts		Unknown Account Balanc: 4800137133053359, 4313511021896378, 4313511999842461				
FIA Card Services P.O. Box 15026 Wilmington, DE 19850	W					17,377.00
Account No.		Representing: FIA Card Services				Notice Only
Dominion Law Associates Re: FIA Card Services 222 Central Park Avenue Virginia Beach, VA 23462-3026						
Account No.		Representing: FIA Card Services				Notice Only
Glasser & Glasser Re: FIA Card Services PO BOX 3400 Norfolk, VA 23514						
Account No.		Representing: FIA Card Services				Notice Only
NCO Re: FIA Card Services 507 Prudential Road Horsham, PA 19044						
Account No. BOA0200		Unknown Account Balance				
FRANMARA PO Box 2139 John Steinbeck Station Salinas, CA 93902	J					236.00
Sheet no. 10 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				17,613.00

In re

William Lawrence Spicuzza,
Katya Shoemaker Spicuzza

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 9532846835 GEMB/BELK P.O. Box 981491 El Paso, TX 79998-1491		Unknown Account Balance				3,231.00
Account No. 798160341604 GEMB/LOWES PO Box 981400 C811 El Paso, TX 79998		06/1992 Account Balance				2,050.00
Account No. 3BOARSHEADI Hagstrom Map Co, Inc 36-36 33rd Street Astoria, NY 11106		Unknown Account Balance				74.00
Account No. 1706 Happy Hour by Haut Papier PO Box 24 Federalsburg, MD 21632		Unknown Account Balance				147.00
Account No. 4719 Heritage Metalworks Inc 330 E. Comstock Drive Chandler, AZ 85225		Unknown Account Balance				406.00
Sheet no. 11 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			5,908.00

In re

William Lawrence Spicuzza,
Katya Shoemaker Spicuzza

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CO N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Unknown		Unknown Account Balance				
Jack Cacciato PO Box 1211 Charlottesville, VA 22902	J					536.00
Account No.		Representing: Jack Cacciato				Notice Only
Waters & Associates Re: Jack Cacciato PO Box 701 Charlottesville, VA 22902						
Account No. Unknown		Unknown Account Balance				
Jan Russell 141 Stribling Avenue Charlottesville, VA 22903	J					234.00
Account No. 04309-00		Unknown Account Balance				
Jason Products (USA) Inc Ltd PO Box 0824 Buffalo, NY 14240	J					304.00
Account No. Unknown		Unknown Account Balance				
JLA Cookbook 134 Holidat Ct, Ste 306 Annapolis, MD 21401	J					170.00
Sheet no. 12 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				1,244.00

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Unknown		Unknown Account Balance				
Katelyn Sack 111 David Terrace Charlottesville, VA 22903	J					893.00
Account No. Unknown		Unknown Account Balance				
Kenneth J. Freed Re: Harman 6611 Valjean Ave #109 Van Nuys, CA 91406	J					137.00
Account No.						
LC Financial Re: Harman/Kenneth J. Freed PO Box 9246 Van Nuys, CA 91406		Representing: Kenneth J. Freed				Notice Only
Account No. Unknown		Unknown Account Balance				
Kenneth Kirshner Re: Jeremie Corp 330 7th Avenue New York, NY 10001-5010	J					514.00
Account No. 5826548		Unknown Account Balance				
Kurtzman Carson Consultants Re: Recycled Paper Greetings 2335 Alaska Ave El Segundo, CA 90245	J					1,127.00
Sheet no. 13 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,671.00

In re

William Lawrence Spicuzza,
Katya Shoemaker Spicuzza

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Unknown		Unknown Account Balance				
Leslie H. Chisholm 700 Victorian Ct Charlottesville, VA 22901	J					1,831.00
Account No. Unknown		Unknown Account Balance				
Lewis Insurance Agency PO Box 200 Charlottesville, VA 22902	J					408.00
Account No. 81603416040073		Unknown Account Balance				
Lowe's Attn: Bankruptcy Dept P.O. Box 530914 Atlanta, GA 30353-0914	W					2,077.00
Account No. 418330868610		Unknown Account Balance				
Macy's PO Box 8066 Mason, OH 45040	W					179.00
Account No. 5760		Unknown Account Balance				
Mary Lake Thompson 2121 Montgomery Street Oroville, CA 95965	J					231.00
Sheet no. 14 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			4,726.00

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 5025		Unknown Account Balance				
Mayer Mill Mining & Trade 418 Shaw Spring Road Littleton, NC 27850	J					338.00
Account No. 866682		Unknown Account Balance				
MCA Management Co Re: HUGO PO Box 480 High Ridge, MO 63049	J					145.00
Account No. Unknown		Unknown Balance Due				
Montague Miller & Co 500 Westfield Road Charlottesville, VA 22901	H					684.00
Account No. Unknown		Unknown Account Balance				
Montpelier Publishing PO Box 3384 Charlottesville, VA 22903	J					225.00
Account No. Unknown		Unknown Account Balance				
Nancy Brittle PO Box 69 Remington, VA 22734	J					900.00
Sheet no. 15 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,292.00

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Unknown		Unknown Account Balance				
Nancy's Candy Co PO Box 860 Meadows of Dan, VA 24120	J					160.00
Account No. 68150016		01/1988 Balance Due				
Nordstrom Recovery/Bankruptcy Dept P.O. Box 6566 Englewood, CO 80155	H					1,166.00
Account No. 12426		Unknown Account Balance				
Pepsi Cola Bottling Company PO Box 9035 Charlottesville, VA 22906	J					100.00
Account No. Unknown		Unknown Account Balance				
Queen B'Z Floral Design 3700 Skyline Drive Charlottesville, VA 22903	J					50.00
Account No. 36539		Unknown Account Balance				
Red Wheel/Weiser, LLC 65 Parker St, Unit 7 Newburyport, MA 01950	J					316.00
Sheet no. 16 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,792.00

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CO N T I N G E N T	UN L I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No.						
Transworld Systems Inc. Re: Red Wheel/Weiser LLC PO Box 15630 Wilmington, DE 19850		Representing: Red Wheel/Weiser, LLC				Notice Only
Account No. Unknown	J	Unknown Account Balance				
Robert E. Emery, PhD The Wellness Center, Ste 202 901 Preston Ave Charlottesville, VA 22902						2,600.00
Account No. CN1025	J	Unknown Account Balance				
Ryan Family Marketing Group PO Box 2790 Purcellville, VA 20134						299.00
Account No. VA0179	J	Unknown Account Balance				
Sisson Imports Inc 22247 68th Ave South Federal Way, WA 98023						172.00
Account No.						
RMS Re: Sisson Imports Inc PO Box 523 Richfield, OH 44286		Representing: Sisson Imports Inc				Notice Only
Sheet no. 17 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				3,071.00

In re

William Lawrence Spicuzza,
Katya Shoemaker Spicuzza

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 5049806.06		Unknown Account Balance				
StellarOne PO Box 600 105 Arbor Dr Christiansburg, VA 24068-0600	J					2,923.00
Account No.		Representing: StellarOne				Notice Only
Shenandoah Legal Group Re: StellarOne PO Box 75 Roanoke, VA 24002						
Account No. BOARSHDSTOR		Unknown Account Balance				
SWVA Hamco PO Box 1244 Roanoke, VA 24025	J					310.00
Account No. 4251-1212-1000-8670		Unknown Account Balance				
The Palmetto Bank PO Box 209 Laurens, SC 29360-0209	W					1,001.00
Account No. Unknown		Unknown Account Balance				
The Posey Collection 105 Hickory Drive Murray, KY 42071	J					152.00
Sheet no. 18 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				4,386.00

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Unknown		Unknown Account Balance				
The Stevens-Lloyd Group Inc Re: Nunes Farms Marketing 7660 E. Broadway, Ste 106 Tucson, AZ 85710	J					430.00
Account No.						
Caine & Weiner Re: Nunes Farms 9960 Corporate Campus Dr #1600 Louisville, KY 40223		Representing: The Stevens-Lloyd Group Inc				Notice Only
Account No. Unknown		Unknown Disputed debt - dismissed by General District Court; currently on appeal				
Thom. J. Spicuzza Trust c/o Carolyn S. Spicuzza 420 Chinquapin Drive Lyndhurst, VA 22952	J		X	X		Unknown
Account No.						
Poindexter, Schorsch, Jones & 404 South Wayne Ave P. O. Box 1067 Waynesboro, VA 22980		Representing: Thom. J. Spicuzza Trust				Notice Only
Account No. 89605600		Unknown Account Balance				
Tiger Fuel Co PO Box 1607 Charlottesville, VA 22902	H					1,331.00
Sheet no. 19 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,761.00

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 539843002268		05/1995 Account Balance				9,946.00
Universal Card/Citibank PO Box 6241 Sioux Falls, SD 57117	J					
Account No.						
Financial Recovery Services Re: First Bankcard Center P.O. Box 385908 Minneapolis, MN 55438-5908		Representing: Universal Card/Citibank				Notice Only
Account No. 62401807, 545883902700		05/2007,02/1999 Account Balance				14,399.00
USAA FSB Attn: Bankruptcy Dept 10750 Fredericksburg Rd San Antonio, TX 78288-0001	H					
Account No. 1333		11/2000 Account Balance				956.00
UVA Credit Union 3300 Berkmar Drive Charlottesville, VA 22901	J					
Account No. 4630-1700-0980-9576		Unknown Account Balance				8,039.00
UVA Credit Union 3300 Berkmar Drive Charlottesville, VA 22901	W					
Sheet no. 20 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			33,340.00

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 10000181630, 10003665.57		Unknown Account Balance				
VA Natl Bank 222 East Main Street Charlottesville, VA 22902	J					11,288.00
Account No.						
CBC Collections Re: VA Natl Bank P.O. Box 6220 Charlottesville, VA 22906-6220		Representing: VA Natl Bank				Notice Only
Account No. 02-0140033		Unknown Account Balance				
Virginia Diner 322 W. Main St Wakefield, VA 23888	J					600.00
Account No. Unknown		Unknown Account Balance				
Virginia Pewtersmith 420 Southlake Blvd Richmond, VA 23236	J					308.00
Account No. Unknown		Unknown Account Balance				
William T. Bartelme, CPA 17 Stoneridge Road Suite 201 Waynesboro, VA 22980	J					939.00
Sheet no. 21 of 22 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			13,135.00

In re

William Lawrence Spicuzza,
Katya Shoemaker Spicuzza

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. M009729551-001-00001		Unknown Account Balance				
Zurich North America 8712 Innovation Way Techny, IL 60082	J					140.00
Account No.						
Account No.						
Account No.						
Account No.						
Account No.						

Sheet no. 22 of 22 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page)**140.00**Total
(Report on Summary of Schedules)**297,176.00**

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

0

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **William Lawrence Spicuzza,
Katya Shoemaker Spicuzza**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

In re **William Lawrence Spicuzza**
Katya Shoemaker Spicuzza

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): None.	AGE(S):
Married		
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer	Retired	Retired
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

3. SUBTOTAL

\$ <u>0.00</u>	\$ <u>0.00</u>
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): _____

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>0.00</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>0.00</u>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>0.00</u>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>1,850.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance

(Specify): Social Security

\$ <u>0.00</u>	\$ <u>0.00</u>
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12. Pension or retirement income

\$ <u>1,680.00</u>	\$ <u>740.50</u>
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13. Other monthly income

\$ <u>0.00</u>	\$ <u>0.00</u>
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(Specify): See Detailed Income Attachment

\$ <u>4,115.98</u>	\$ <u>0.00</u>
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\$ <u>248.00</u>	\$ <u>1,083.00</u>
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14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>7,893.98</u>	\$ <u>1,823.50</u>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>7,893.98</u>	\$ <u>1,823.50</u>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>9,717.48</u>	
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re William Lawrence Spicuzza
Katya Shoemaker Spicuzza

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Detailed Income Attachment**Other Monthly Income:**

<u>Quarterly distribution (amortized)</u>	\$ <u>0.00</u>	\$ <u>833.00</u>
<u>Inherited royalty income</u>	\$ <u>0.00</u>	\$ <u>250.00</u>
<u>Consulting Income (pt)</u>	\$ <u>125.00</u>	\$ <u>0.00</u>
<u>VA Income</u>	\$ <u>123.00</u>	\$ <u>0.00</u>
Total Other Monthly Income	\$ 248.00	\$ 1,083.00

In re **William Lawrence Spicuzza**
Katya Shoemaker Spicuzza

Case No. _____

Debtor(s)

SCHEDEULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ 900.00
a. Are real estate taxes included?	Yes <u> </u>	No <u>X</u>
b. Is property insurance included?	Yes <u> </u>	No <u>X</u>
2. Utilities:		
a. Electricity and heating fuel		\$ 225.00
b. Water and sewer		\$ 65.00
c. Telephone		\$ 0.00
d. Other <u>See Detailed Expense Attachment</u>		\$ 320.00
3. Home maintenance (repairs and upkeep)		\$ 80.00
4. Food		\$ 650.00
5. Clothing		\$ 87.00
6. Laundry and dry cleaning		\$ 55.00
7. Medical and dental expenses		\$ 250.00
8. Transportation (not including car payments)		\$ 475.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ 125.00
10. Charitable contributions		\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ 75.00
b. Life		\$ 430.00
c. Health		\$ 85.00
d. Auto		\$ 130.00
e. Other <u>See Detailed Expense Attachment</u>		\$ 150.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>See Detailed Expense Attachment</u>		\$ 725.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ 435.00
b. Other <u>Mortgage on Old Trail</u>		\$ 1,970.00
c. Other <u>HOA</u>		\$ 135.00
14. Alimony, maintenance, and support paid to others		\$ 0.00
15. Payments for support of additional dependents not living at your home		\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ 0.00
17. Other <u>Haircuts and Personal Grooming</u>		\$ 75.00
Other <u>Miscellaneous Expense</u>		\$ 175.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ 7,617.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ 9,717.48
b. Average monthly expenses from Line 18 above		\$ 7,617.00
c. Monthly net income (a. minus b.)		\$ 2,100.48

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Cable & Internet	\$ 120.00
Cell Phone	\$ 200.00
Total Other Utility Expenditures	\$ 320.00

Other Insurance Expenditures:

Homeowners/Fire	\$ 125.00
Other ins.	\$ 25.00
Total Other Insurance Expenditures	\$ 150.00

Specific Tax Expenditures:

Personal Property	\$ 35.00
Real Estate	\$ 240.00
IRS Installment Agreement	\$ 450.00
Total Tax Expenditures	\$ 725.00

United States Bankruptcy Court
Eastern District of VirginiaIn re **William Lawrence Spicuzza**
Katya Shoemaker Spicuzza

Debtor(s)

Case No.

Chapter **13****DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 41 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **March 26, 2010**Signature /s/ William Lawrence Spicuzza
William Lawrence Spicuzza
DebtorDate **March 26, 2010**Signature /s/ Katya Shoemaker Spicuzza
Katya Shoemaker Spicuzza
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Eastern District of Virginia

In re **William Lawrence Spicuzza**
Katy Shoemaker Spicuzza

Debtor(s)

Case No.
Chapter

13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$7,876.00	2009 Employment - wife
\$7,000.00	2008 Employment Income

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$78,540.00	2009: Joint Pension, Disability, Social Security
\$20,335.00	2010 YTD: Joint Pension, Disability, Social Security
\$20,000.00	2007: Joint Pension, Disability, Social Security

3. Payments to creditors

None *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
None <input checked="" type="checkbox"/> b. <i>Debtor whose debts are not primarily consumer debts:</i> List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
None <input checked="" type="checkbox"/> c. <i>All debtors:</i> List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Dodson, Gray S. v. Spicuzza, Civil - Warrant in Debt William L.	Albemarle General District Court	Judgment	
Thomas J. Spicuzza, Trust v. Warrant in Debt Spicuzza	Charlottesville GDC	dismissed	
Capital One v. Spicuzza	Warrant in Debt	Charlottesville GDC	judgment
Discover v. Spicuzza	Debtor Interrogatories	Charlottesville GDC	dismissed
Russell v. Spicuzza	Warrant in Debt	Albemarle GDC	judgment

CAPTION OF SUIT AND CASE NUMBER Tiger Fuel v. Spicuzza	NATURE OF PROCEEDING Warrant in Debt	COURT OR AGENCY AND LOCATION Charlottesville GDC	STATUS OR DISPOSITION Judgment
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None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Boleman Law Firm 2104 Laburnum Avenue Ste 201 Richmond, VA 23230-1588		\$50.00 - Credit Counseling Cost
Boleman Law Firm 2104 Laburnum Avenue Ste 201 Richmond, VA 23230-1588		\$950.00 - Legal Fees
Boleman Law Firm 2104 Laburnum Avenue Ste 201 Richmond, VA 23230-1588		\$274.00 - Bankruptcy Court Filing Fee

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
None <input checked="" type="checkbox"/> b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.		

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositaries of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
1049 Autumn Hill Court, Crozet VA	William Lawrence Spicuzza Katya Shoemaker Spicuzza	18 months
1609 Old Trail Drive, Crozier VA	William Lawrence Spicuzza Katya Shoemaker Spicuzza	2 years

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Foodworks Etc., Inc.		PO Box 10 Ivy, VA 22945	Gift store at Boar's Head Inn	1993-2003

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 26, 2010

Signature /s/ William Lawrence Spicuzza
William Lawrence Spicuzza
Debtor

Date March 26, 2010

Signature /s/ Katya Shoemaker Spicuzza
Katya Shoemaker Spicuzza
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Eastern District of Virginia

In re **William Lawrence Spicuzza**
Katya Shoemaker Spicuzza

Debtor(s)

Case No.

Chapter **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ 3,000.00
Prior to the filing of this statement I have received	\$ 950.00
Balance Due	\$ 2,050.00

2. \$ **274.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor Other (specify)

4. The source of compensation to be paid to me is:

Debtor Other (specify)

5. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Other provisions as needed:

Subject to the terms of Paragraph 7, the Boleman Law Firm, P.C. agrees to represent Debtor(s) throughout this bankruptcy case until entry of an order of withdrawal or substitution of counsel, discharge or dismissal.

Representation may be provided by any or all attorneys of the Boleman Law Firm, P.C.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of Debtor(s) in any adversary proceedings; avoidance of any undisclosed liens; obtaining remedies or enforcement of rights based upon non-bankruptcy law; or representation in any forum outside of the U.S. Bankruptcy Court are specifically excluded. The Fees and Costs Agreement between the Boleman Law Firm, P.C. and Debtor(s) is neither a "flat fee" agreement nor a "maximum fee" agreement. The Boleman Law Firm reserves the right to seek compensation in excess of the fee requested in Paragraph 1, where the fees for services provided to Debtor(s) exceed the above stated amount, based upon the hours of services provided multiplied by the hourly billing rate as set forth in the Fees and Costs Agreement between the Boleman Law Firm and Debtor(s) and such services are billable at either the contractual or current rates as provided by that Agreement. Costs advanced by the Boleman Law Firm are the liability of Debtor(s) and, upon order of the Court, shall be reimbursed to the firm.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

March 26, 2010

Date

/s/ Deanna H. Hathaway VSB

Deanna H. Hathaway VSB 44150

Signature of Attorney

Boleman Law Firm, P.C.

Name of Law Firm

P.O. Box 11588

Richmond, VA 23230-1588

(804) 358-9900 Fax: (804) 358-8704

For use in Chapter 13 Cases where Fees Requested Not in Excess of \$3,000

(For all Cases Filed on or after 10/17/2005)

**NOTICE TO DEBTOR(S) AND STANDING TRUSTEE
PURSUANT TO INTERIM PROCEDURE 2016-1(C)(7)**

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C)(7)(a), you have ten (10) business days from the meeting of creditors in this case in which to file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount.

PROOF OF SERVICE

The undersigned hereby certifies that on this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 Trustee, and U. S. Trustee pursuant to Interim Procedure 2016-1(C)(7)(a) and Local Bankruptcy Rule 2002-1(D)(1)(f), by first-class mail or electronically.

March 26, 2010

Date

/s/ Deanna H. Hathaway VSB

Deanna H. Hathaway VSB 44150

Signature of Attorney

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court
Eastern District of Virginia

In re	<u>William Lawrence Spicuzza</u> <u>Katya Shoemaker Spicuzza</u>	Debtor(s)	Case No.
			Chapter <u>13</u>

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

William Lawrence Spicuzza
Katya Shoemaker Spicuzza
Printed Name(s) of Debtor(s)

Case No. (if known) _____

<input checked="" type="checkbox"/> <u>/s/ William Lawrence Spicuzza</u>	March 26, 2010
Signature of Debtor	Date
<input checked="" type="checkbox"/> <u>/s/ Katya Shoemaker Spicuzza</u>	March 26, 2010
Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Eastern District of Virginia**

In re **William Lawrence Spicuzza
Katya Shoemaker Spicuzza**

Debtor(s)

Case No.
Chapter

13

COVER SHEET FOR LIST OF CREDITORS

I hereby certify under penalty of perjury that the master mailing list of creditors submitted either on computer diskette, by a typed hard copy in scannable format, with Request for Waiver attached, or uploaded by Electronic Case Filing is a true, correct and complete listing to the best of my knowledge.

I further acknowledge that (1) the accuracy and completeness in preparing the creditor listing are the shared responsibility of the debtor and the debtor's attorney, (2) the court will rely on the creditor listing for all mailings, and (3) that the various schedules and statements required by the Bankruptcy Rules are not used for mailing purposes.

Master mailing list of creditors submitted via:

- (a) computer diskette listing a total of creditors; or
- (b) scannable hard copy, with Request for Waiver attached, consisting of pages, listing a total of creditors; or
- (c) uploaded via Electronic Case Filing a total of 114 creditors.

Date: March 26, 2010

/s/ William Lawrence Spicuzza

William Lawrence Spicuzza

Signature of Debtor

Date: March 26, 2010

/s/ Katya Shoemaker Spicuzza

Katya Shoemaker Spicuzza

Signature of Debtor

[Check if applicable] Creditor(s) with foreign addresses included on disk/hard copy.

Office of the US Trustee
701 E. Broad Street
Room 4304
Richmond, VA 23219

Advanta Bank Corp
PO Box 8088
Philadelphia, PA 19101

Albemarle Magazine
375 Greenbrier Drive
Charlottesville, VA 22903

Alliance One
Re: Citibank
4850 E Street Road Suite 300
Trevose, PA 19053

American
P. O. Box 1716
Petersburg, VA 23805-0716

AMEX
P. O. Box 981537
El Paso, TX 79998

AMEX Business Management
PO Box 650448
Dallas, TX 75265

Amsterdam Printing
P.O. Box 580
Amsterdam, NY 12010

Associated Recovery Systems
Re: Citi Cards
PO Box 469046
Escondido, CA 92046

Baker, Govern & Baker
7771 W. Overland Park Blvd
Suite 240
Fort Lauderdale, FL 33351

Bank of America
PO Box 15026
Wilmington, DE 19850-5026

Bay Beyond Inc
29368 Atlantic Drive
Melfa, VA 23410

Boar's Head Sports Club
200 Wellington Drive
Charlottesville, VA 22903

Bottleneck Wine Cards LLC
PO Box 90
Mount Vernon, VA 22121

Caine & Weiner
Re: Nunes Farms
9960 Corporate Campus Dr #1600
Louisville, KY 40223

Capital 1 Bank
PO Box 30285
Salt Lake City, UT 84130

Cards Unlimited, Inc.
8427 Glazebrook Ave
Henrico, VA 23228

Carriage House Products
12308 Pleasant Run Court
Henrico, VA 23233

Caspari, Inc
99 Cogwheel Lane
Seymour, CT 06483

CBC Collections
Re: VA Natl Bank
P.O. Box 6220
Charlottesville, VA 22906-6220

Charing Cross Limited
140 Hepburn Road, Ste 3B
Clifton, NJ 07012

Chase
Attn: Bankruptcy Dept
201 N. Walnut Street
Wilmington, DE 19801

Chase Mortgage
Attn: Bankruptcy Dept
201 N. Central Avenue 11th Fl
Phoenix, AZ 85004

Citi Cards
4600 Houston Road
Florence, KY 41042

Citibank
Attn: Bankruptcy Dept
Post Office Box 6062
Sioux Falls, SD 57117

Citifinancial
Attn: Bankruptcy Dept
300 St. Paul Place
Baltimore, MD 21202-2120

Collectcorp Corp.
P.O. Box 101928
Dept 4947A
Birmingham, AL 35210-6928

Creature Comforts
3729 N. Ravenswood Ave
Chicago, IL 60613

Creditors Interchange
Re: FIA Card Services
80 Holtz Drive
Buffalo, NY 14225

D&K Enterprises
PO Box 70097
Henrico, VA 23255

Design Design Inc
PO Box 2266
Grand Rapids, MI 49501

Discover Financial Services
Attn: Bankruptcy Dept
P.O. Box 15316
Wilmington, DE 19850

Document Destruction of VA
PO Box 768
Ruckersville, VA 22968

Dodson, Gray S.
46 Cabell Mountain Lane
Arrington, VA 22922

Dominion Law Associates
Re: FIA Card Services
222 Central Park Avenue
Virginia Beach, VA 23462-3026

Festival Flags Unlimited
309 N. Monroe Street
Richmond, VA 23220

FIA Card Services
P.O. Box 15026
Wilmington, DE 19850

Financial Recovery Services
Re: First Bankcard Center
P.O. Box 385908
Minneapolis, MN 55438-5908

Focus Receivables Management
Re: FIA Card Services
P.O. Box 725069
Atlanta, GA 31139

FRANMARA
PO Box 2139
John Steinbeck Station
Salinas, CA 93902

Frederick J. Hanna & Assoc.
Re: Chase
1427 Roswell Road
Marietta, GA 30062

GEMB/BELK
P.O. Box 981491
El Paso, TX 79998-1491

GEMB/LOWES
PO Box 981400
C811
El Paso, TX 79998

Glasser & Glasser
Re: FIA Card Services
PO BOX 3400
Norfolk, VA 23514

Hagstrom Map Co, Inc
36-36 33rd Street
Astoria, NY 11106

Happy Hour by Haut Papier
PO Box 24
Federalsburg, MD 21632

Heritage Metalworks Inc
330 E. Comstock Drive
Chandler, AZ 85225

Internal Revenue Service
Proceedings & Insolvencies
P.O. Box 21126
Philadelphia, PA 19114-0326

Internal Revenue Service
Insolvency Units - Rm. 898
400 N. 8th Street, Box 76
Richmond, VA 23219

Jack Caciatoe
PO Box 1211
Charlottesville, VA 22902

Jan Russell
141 Stribling Avenue
Charlottesville, VA 22903

Jason Products (USA) Inc Ltd
PO Box 0824
Buffalo, NY 14240

JLA Cookbook
134 Holidat Ct, Ste 306
Annapolis, MD 21401

JPMorgan Chase Bank
PO Box 24603
Columbus, OH 43219

Katelyn Sack
111 David Terrace
Charlottesville, VA 22903

Kenneth J. Freed
Re: Harman
6611 Valjean Ave #109
Van Nuys, CA 91406

Kenneth Kirshner
Re: Jeremie Corp
330 7th Avenue
New York, NY 10001-5010

Kenneth Kirshner
330 7th Avenue
New York, NY 10001-5010

Kurtzman Carson Consultants
Re: Recycled Paper Greetings
2335 Alaska Ave
El Segundo, CA 90245

Law Offices of Mitchell N. Kay
Re: Advanta Bank Card
P.O. Box 9006
Smithtown, NY 11787-9006

LC Financial
Re: Harman/Kenneth J. Freed
PO Box 9246
Van Nuys, CA 91406

Leslie H. Chisholm
700 Victorian Ct
Charlottesville, VA 22901

Lewis Insurance Agency
PO Box 200
Charlottesville, VA 22902

Lowe's
Attn: Bankruptcy Dept
P.O. Box 530914
Atlanta, GA 30353-0914

Macy's
PO Box 8066
Mason, OH 45040

Mann Bracken LLP
Re: Chase
2325 Clayton Road
Concord, CA 94520

Mann Bracken LLP
Re: AMEX Business Mgmt
2325 Clayton Road
Concord, CA 94520

Mary Lake Thompson
2121 Montgomery Street
Oroville, CA 95965

Mayer Mill Mining & Trade
418 Shaw Spring Road
Littleton, NC 27850

MCA Management Co
Re: HUGO
PO Box 480
High Ridge, MO 63049

Montague Miller & Co
500 Westfield Road
Charlottesville, VA 22901

Montpelier Publishing
PO Box 3384
Charlottesville, VA 22903

Nancy Brittle
PO Box 69
Remington, VA 22734

Nancy's Candy Co
PO Box 860
Meadows of Dan, VA 24120

Nationwide Credit, Inc
Re: AMEX
2015 Vaughn Road
Kennesaw, GA 30144

NCO
Re: Capital 1 Bank
507 Prudential Road
Horsham, PA 19044

NCO
Re: AMEX
507 Prudential Road
Horsham, PA 19044

NCO
Re: FIA Card Services
507 Prudential Road
Horsham, PA 19044

Nordstrom
Recovery/Bankruptcy Dept
P.O. Box 6566
Englewood, CO 80155

Palisades Collection, LLC
Re: Chase
PO Box 1244
Englewood Cliffs, NJ 07632-0244

Pepsi Cola Bottling Company
PO Box 9035
Charlottesville, VA 22906

Pinnacle Financial Group, Inc.
Re: Amsterdam Printing
7825 Washington Ave, Ste 310
Minneapolis, MN 55439

Poindexter, Schorsch, Jones &
404 South Wayne Ave
P. O. Box 1067
Waynesboro, VA 22980

Portfolio Recovery
Re: Capital 1
120 Corporate Blvd, #100
Norfolk, VA 23502

Queen B'Z Floral Design
3700 Skyline Drive
Charlottesville, VA 22903

Red Wheel/Weiser, LLC
65 Parker St, Unit 7
Newburyport, MA 01950

RMS
Re: Sisson Imports Inc
PO Box 523
Richfield, OH 44286

Robert E. Emery, PhD
The Wellness Center, Ste 202
901 Preston Ave
Charlottesville, VA 22902

Ryan Family Marketing Group
PO Box 2790
Purcellville, VA 20134

Shenandoah Legal Group
Re: StellarOne
PO Box 75
Roanoke, VA 24002

Sisson Imports Inc
22247 68th Ave South
Federal Way, WA 98023

Spotts Fain PC
411 E. Franklin Street
Suite 600
Richmond, VA 23219

StellarOne
PO Box 600
105 Arbor Dr
Christiansburg, VA 24068-0600

SWVA Hamco
PO Box 1244
Roanoke, VA 24025

The Palmetto Bank
PO Box 209
Laurens, SC 29360-0209

The Posey Collection
105 Hickory Drive
Murray, KY 42071

The Stevens-Lloyd Group Inc
Re: Nunes Farms Marketing
7660 E. Broadway, Ste 106
Tucson, AZ 85710

Thom. J. Spicuzza Trust
c/o Carolyn S. Spicuzza
420 Chinquapin Drive
Lyndhurst, VA 22952

Tiger Fuel Co
PO Box 1607
Charlottesville, VA 22902

Transworld Systems Inc.
Re: Bay Beyond Inc
4560 South Blvd., Suite 100
Virginia Beach, VA 23452

Transworld Systems Inc.
Re: Red Wheel/Weiser LLC
PO Box 15630
Wilmington, DE 19850

United Recovery Systems LP
Re: AMEX
PO Box 722929
Houston, TX 77272

Univ. of VA Host Properties
PO Box 400218
Charlottesville, VA 22904

Universal Card/Citibank
PO Box 6241
Sioux Falls, SD 57117

USAA
Attn: Bankruptcy Dept
10750 McDermott Freeway
San Antonio, TX 78288-0596

USAA FSB
Attn: Bankruptcy Dept
10750 Fredericksburg Rd
San Antonio, TX 78288-0001

UVA Credit Union
3300 Berkmar Drive
Charlottesville, VA 22901

VA Natl Bank
222 East Main Street
Charlottesville, VA 22902

Virginia Diner
322 W. Main St
Wakefield, VA 23888

Virginia Pewtersmith
420 Southlake Blvd
Richmond, VA 23236

Waters & Associates
Re: Jack Cacciatore
PO Box 701
Charlottesville, VA 22902

William T. Bartelme, CPA
17 Stoneridge Road
Suite 201
Waynesboro, VA 22980

Zurich North America
8712 Innovation Way
Techny, IL 60082

Zwicker & Associates
Re: Discover
80 Minuteman Road
Andover, MA 01810

In re William Lawrence Spicuzza
Katya Shoemaker Spicuzza
 Debtor(s)
 Case Number: _____
 (If known)

According to the calculations required by this statement:

The applicable commitment period is 3 years.
 The applicable commitment period is 5 years.
 Disposable income is determined under § 1325(b)(3).
 Disposable income is not determined under § 1325(b)(3).
 (Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME																		
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.																	
2	Gross wages, salary, tips, bonuses, overtime, commissions.			Column A Debtor's Income	Column B Spouse's Income	\$ 0.00 \$ 0.00												
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV. <table border="1" style="margin-left: 20px;"> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>c. Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </table>							Debtor	Spouse	a. Gross receipts	\$ 0.00	\$ 0.00	b. Ordinary and necessary business expenses	\$ 0.00	\$ 0.00	c. Business income	Subtract Line b from Line a	
	Debtor	Spouse																
a. Gross receipts	\$ 0.00	\$ 0.00																
b. Ordinary and necessary business expenses	\$ 0.00	\$ 0.00																
c. Business income	Subtract Line b from Line a																	
4	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. <table border="1" style="margin-left: 20px;"> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$ 1,850.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ 1,970.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>c. Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </table>							Debtor	Spouse	a. Gross receipts	\$ 1,850.00	\$ 0.00	b. Ordinary and necessary operating expenses	\$ 1,970.00	\$ 0.00	c. Rent and other real property income	Subtract Line b from Line a	
	Debtor	Spouse																
a. Gross receipts	\$ 1,850.00	\$ 0.00																
b. Ordinary and necessary operating expenses	\$ 1,970.00	\$ 0.00																
c. Rent and other real property income	Subtract Line b from Line a																	
5	Interest, dividends, and royalties.																	
6	Pension and retirement income.																	
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.																	
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:																	
	Unemployment compensation claimed to be a benefit under the Social Security Act		Debtor \$ 0.00	Spouse \$ 0.00		\$ 0.00 \$ 0.00												

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.					
	a. VA Disability	\$ 125.00	\$ 0.00	b. See Attached Detail	\$ 0.00	\$ 1,083.33
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).				\$ 4,240.98	\$ 1,083.33
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.				\$ 5,324.31	

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	Enter the amount from Line 11	\$ 5,324.31
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.	
	a. _____	\$ _____
	b. _____	\$ _____
	c. _____	\$ _____
	Total and enter on Line 13	\$ 0.00
14	Subtract Line 13 from Line 12 and enter the result.	\$ 5,324.31
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$ 63,891.72
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>VA</u> b. Enter debtor's household size: <u>2</u>	\$ 64,890.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. <input type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.	

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	Enter the amount from Line 11.	\$ 5,324.31
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.	
	a. _____	\$ _____
	b. _____	\$ _____
	c. _____	\$ _____
	Total and enter on Line 19.	\$ 0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$ 5,324.31

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$ 63,891.72
22	Applicable median family income. Enter the amount from Line 16.	\$ 64,890.00
23	<p>Application of § 1325(b)(3). Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.</p>	

Part IV. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

24A	<p>National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>		\$																
24B	<p>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.</p>		\$																
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left;">Household members under 65 years of age</th> <th colspan="2" style="text-align: left;">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td>a1.</td> <td>Allowance per member</td> <td>a2.</td> <td>Allowance per member</td> </tr> <tr> <td>b1.</td> <td>Number of members</td> <td>b2.</td> <td>Number of members</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td>c2.</td> <td>Subtotal</td> </tr> </tbody> </table>		Household members under 65 years of age		Household members 65 years of age or older		a1.	Allowance per member	a2.	Allowance per member	b1.	Number of members	b2.	Number of members	c1.	Subtotal	c2.	Subtotal	\$
Household members under 65 years of age		Household members 65 years of age or older																	
a1.	Allowance per member	a2.	Allowance per member																
b1.	Number of members	b2.	Number of members																
c1.	Subtotal	c2.	Subtotal																
25A	<p>Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).</p>		\$																
25B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.</p>		\$																
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>a.</td> <td>IRS Housing and Utilities Standards; mortgage/rent Expense</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </table>		a.	IRS Housing and Utilities Standards; mortgage/rent Expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$							
a.	IRS Housing and Utilities Standards; mortgage/rent Expense	\$																	
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$																	
c.	Net mortgage/rental expense	Subtract Line b from Line a.																	
26	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>		\$																
27A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>		\$																

27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$									
28	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
29	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.	\$									
31	Other Necessary Expenses: mandatory deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$									
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$									
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in line 49.	\$									
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$									
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$									
36	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.	\$									
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$									
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$									

Subpart B: Additional Living Expense Deductions

Note: Do not include any expenses that you have listed in Lines 24-37

	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents..			
39	a.	Health Insurance	\$	
	b.	Disability Insurance	\$	
	c.	Health Savings Account	\$	
	Total and enter on Line 39			\$
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:			
	\$			
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.			\$
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.			\$
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.			\$
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			\$
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.			\$
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.			\$
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.			\$

Subpart C: Deductions for Debt Payment

47	<p>Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th><th>Name of Creditor</th><th>Property Securing the Debt</th><th>Average Monthly Payment</th><th>Does payment include taxes or insurance</th></tr> </thead> <tbody> <tr> <td>a.</td><td></td><td></td><td>\$</td><td><input type="checkbox"/> yes <input type="checkbox"/> no</td></tr> <tr> <td></td><td></td><td></td><td></td><td>Total: Add Lines</td></tr> </tbody> </table>					Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance	a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no					Total: Add Lines
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance															
a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no															
				Total: Add Lines															
48	<p>Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th><th>Name of Creditor</th><th>Property Securing the Debt</th><th>1/60th of the Cure Amount</th></tr> </thead> <tbody> <tr> <td>a.</td><td></td><td></td><td>\$</td></tr> <tr> <td></td><td></td><td></td><td></td></tr> </tbody> </table>					Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.			\$							
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount																
a.			\$																
49	<p>Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.</p>				\$														
50	<p>Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>a.</td><td>Projected average monthly Chapter 13 plan payment.</td><td>\$</td></tr> <tr> <td>b.</td><td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td><td>x</td></tr> <tr> <td>c.</td><td>Average monthly administrative expense of Chapter 13 case</td><td>Total: Multiply Lines a and b</td></tr> </tbody> </table>				a.	Projected average monthly Chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$					
a.	Projected average monthly Chapter 13 plan payment.	\$																	
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x																	
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b																	
51	<p>Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.</p>				\$														

Subpart D: Total Deductions from Income

52	Total of all deductions from income. Enter the total of Lines 38, 46, and 51.	\$
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Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53	Total current monthly income. Enter the amount from Line 20.	\$
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).	\$
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$

57	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable.			\$	
		Nature of special circumstances	Amount of Expense		
	a.		\$		
	b.		\$		
c.		\$			
			Total: Add Lines		
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.			\$	
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.			\$ [REDACTED]	

Part VI. ADDITIONAL EXPENSE CLAIMS

60	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.			\$	
		Expense Description	Monthly Amount		
	a.		\$		
	b.		\$		
	c.		\$		
d.		\$			
	Total: Add Lines a, b, c and d	\$			

Part VII. VERIFICATION

61	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>			\$
	Date: <u>March 26, 2010</u>	Signature: <u>/s/ William Lawrence Spicuzza</u> William Lawrence Spicuzza (Debtor)		
	Date: <u>March 26, 2010</u>	Signature <u>/s/ Katya Shoemaker Spicuzza</u> Katya Shoemaker Spicuzza (Joint Debtor, if any)		

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period **09/01/2009** to **02/28/2010**.

Line 4 - Rent and other real property income

Source of Income: **Rental Income**

Constant income of **1,850.00** per month.

Constant expense of **1,970.00** per month.

Net Income **-120.00** per month.

Line 6 - Pension and retirement income

Source of Income: **Military Retirement**

Constant income of **\$4,115.98** per month.

Line 9 - Income from all other sources

Source of Income: **VA Disability**

Constant income of **\$125.00** per month.

Non-CMI - Social Security Act Income

Source of Income: **SS Income**

Constant income of **\$1,776.50** per month.

Current Monthly Income Details for the Debtor's Spouse

Spouse Income Details:

Income for the Period **09/01/2009** to **02/28/2010**.

Line 9 - Income from all other sources

Source of Income: **Inherited royalties**

Constant income of **\$250.00** per month.

Line 9 - Income from all other sources

Source of Income: **Quarterly dist. from trust - 2500 per q**

Income by Month:

6 Months Ago:	09/2009	\$2,500.00
5 Months Ago:	10/2009	\$0.00
4 Months Ago:	11/2009	\$0.00
3 Months Ago:	12/2009	\$2,500.00
2 Months Ago:	01/2010	\$0.00
Last Month:	02/2010	\$0.00
Average per month:		\$833.33

Non-CMI - Social Security Act Income

Source of Income: **SS Income**

Constant income of **\$740.50** per month.